

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: VALORE, CRAIG J.

§ Case No. 18-80010-TML

§

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Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JAMES E. STEVENS, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. Bankruptcy Court
Stanley J. Roszkowski U.S. Courthouse
327 South Church Street
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:00AM on 10/03/2018 in Courtroom 3100, United States Courthouse, 327 South Church Street
Rockford, IL 61101 .

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 09/10/2018

By: /s/JAMES E. STEVENS

Trustee, Bar No.: 3128256

JAMES E. STEVENS
6833 Stalter Drive
Rockford, IL 61108
(815) 962-6611
jstevens@bslbv.com

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: VALORE, CRAIG J.

§ Case No. 18-80010-TML

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Debtor(s)

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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 5,000.00
and approved disbursements of \$ 20.00
leaving a balance on hand of ¹ \$ 4,980.00

Balance on hand: \$ 4,980.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 4,980.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JAMES E. STEVENS	1,250.00	0.00	1,250.00

Total to be paid for chapter 7 administration expenses: \$ 1,250.00

Remaining balance: \$ 3,730.00

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 3,730.00

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 3,730.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 32,218.85 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 11.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	8,262.70	0.00	956.58
2	First Northern Credit Union	2,081.29	0.00	240.95
3	TD Bank, USA	3,162.77	0.00	366.16
4	Capital One Bank (USA), N.A.	526.06	0.00	60.90
5	Capital One Bank (USA), N.A.	4,168.21	0.00	482.56
6	CREDIT FIRST NA	1,457.26	0.00	168.71
7	Capital One, N.A.	1,451.21	0.00	168.01
8	Wells Fargo Bank, N.A.	4,517.50	0.00	522.99
9	Rockford Mercantile Agency Inc	20.59	0.00	2.38
10	Quantum3 Group LLC as agent for	350.81	0.00	40.61
11	Directv, LLC	188.54	0.00	21.83
12	Quantum3 Group LLC as agent for	800.34	0.00	92.66
13	Quantum3 Group LLC as agent for	1,790.78	0.00	207.32
14	Synchrony Bank	1,445.96	0.00	167.40
15	Portfolio Recovery Associates, LLC	898.50	0.00	104.02
16	Portfolio Recovery Associates, LLC	1,096.33	0.00	126.92

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Total to be paid for timely general unsecured claims: \$ 3,730.00
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
 Remaining balance: \$ 0.00

Prepared By: /s/JAMES E. STEVENS

Trustee, Bar No.: 3128256

JAMES E. STEVENS
 6833 Stalter Drive
 Rockford, IL 61108
 (815) 962-6611
 jstevens@bslbv.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Craig J. Valore
 Debtor

Case No. 18-80010-TML
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: jclarke
 Form ID: pdf006

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Sep 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2018.

db +Craig J. Valore, 8820 Wakefield Drive, Machesney Park, IL 61115-2300
 26651002 +CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
 26669982 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 26336574 +Rockford Mercantile Agency Inc, 2502 S. Alpine Road, Rockford, IL 61108-7813
 26750559 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

26623235 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 13 2018 01:17:31
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 26799347 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 13 2018 01:16:48 Directv, LLC,
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 26554954 E-mail/Text: mrdiscen@discover.com Sep 13 2018 01:12:46 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 26336567 +E-mail/Text: bknotifications@fncu.org Sep 13 2018 01:13:04 First Northern Credit Union,
 230 W. Monroe, Suite 2850, Chicago, IL 60606-4903
 26810579 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 13 2018 01:16:38
 Portfolio Recovery Associates, LLC, Successor to SYNCHRONY BANK, (AMAZON.COM STORE CARD),
 POB 41067, Norfolk, VA 23541
 26818534 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 13 2018 01:31:45
 Portfolio Recovery Associates, LLC, Successor to Synchrony Bank, (Walmart Credit Card),
 POB 41067, Norfolk, VA 23541
 26793458 E-mail/Text: bnc-quantum@quantum3group.com Sep 13 2018 01:13:22
 Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
 26800579 E-mail/Text: bnc-quantum@quantum3group.com Sep 13 2018 01:13:22
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 26344380 +E-mail/PDF: gecsed@recoverycorp.com Sep 13 2018 01:17:30 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 26581431 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 13 2018 01:16:48 TD Bank, USA,
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2018 at the address(es) listed below:

James E Stevens on behalf of Trustee James E Stevens jimstevens@bslbv.com, dharris@bslbv.com
 James E Stevens jimstevens@bslbv.com, IL48@ecfcbis.com
 Jeffrey A. Dahlberg on behalf of Debtor 1 Craig J. Valore ljdkberg@balsleylawoffice.com,
 lisah@balsleylawoffice.com;chpl3@balsleylawoffice.com;dahlbergjr59004@notify.bestcase.com
 Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov
 Umair Malik on behalf of Creditor Matrix Financial Services Corporation amps@manleydeas.com
 TOTAL: 5